



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through Mar 23

May 2023



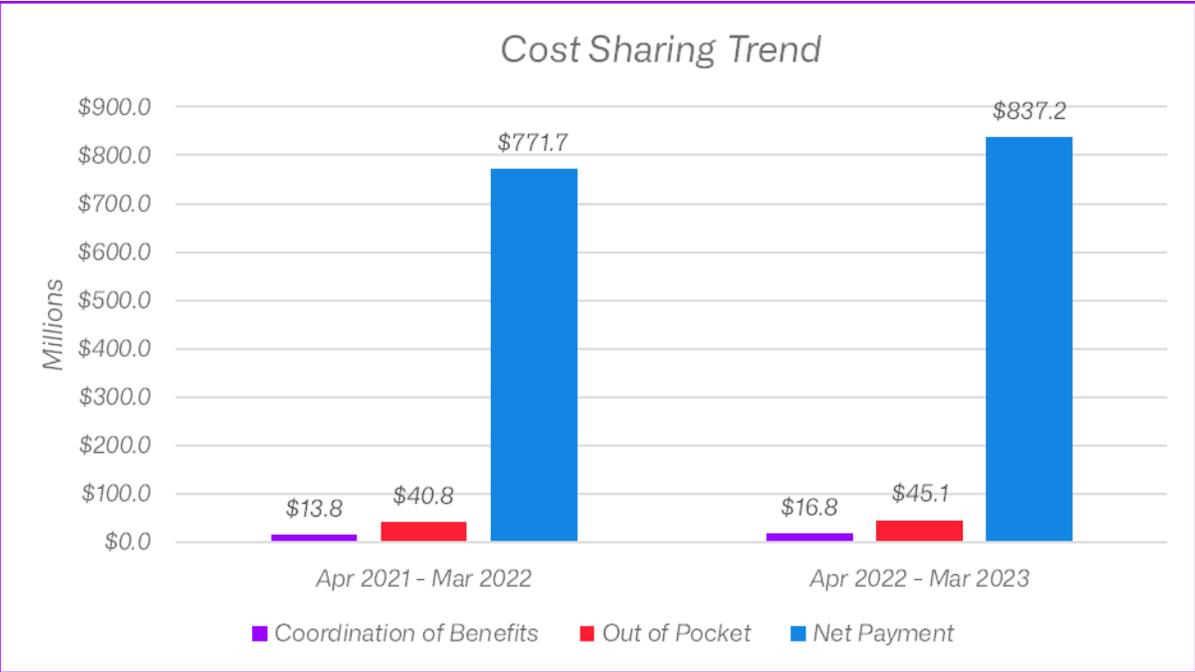
Executive Summary

- Overall Allowed PMPY trend rose 8.6% from \$8,292 to \$9,005, driven by increases to medical PMPY of 9.3% and pharmacy PMPY of 5.7%
- Inpatient medical PMPY rose 7.7% (approximately \$14 million), driven by a 9.0% increase in allowed facility PMPY costs
 - Admissions for maternity increased 1.4% and accounted for 39% of admissions, which led to an increase in maternity spend of 8.3%
 - Surgical admissions increased by 20.9% and comprised 19% of admissions, with an increase in net PMPY payments of 13.8%; this accounted for 42% of inpatient net costs
 - Average length of stay for admissions decreased overall by 1.2%, but saw increases for maternity (5.2%) and MHSA (2.0%)
- Outpatient medical PMPY increased by 9.9% from \$4,496 to \$4,941 (approximately \$44 million)
 - Utilization saw the largest increases for emergency rooms (9.9%, \$9 million increase), mental health (9.8%, \$2 million increase), and labs (7.7%, \$6 million increase)
 - Allowed amount per service increased for labs (15.3%), durable medical equipment (13.4%) and substance abuse (8.7%)
- Pharmacy payments were driving 26% of the cost overall, and allowed pharmacy cost increased by 5.7% PMPY (approximately \$11 million) from the previous rolling year
 - Specialty medications saw double digit increases in paid amount (13.6%), patients (11.9%) and days supply (17.3%)
 - The three most costly specialty pharmacy medications through the medical plan were to treat cancer (Keytruda), multiple sclerosis (Ocrevus), and for chemotherapy treatment (Neulasta); the three costliest specialty medications through the pharmacy benefit were Humira, Stelara and Dupixent
- Preventive visits and screenings increased significantly – well child (21%), adult (7.6%), mammogram (13.2%), colon cancer (6.5%), cholesterol (4.9%) and cervical cancer (9.2%)

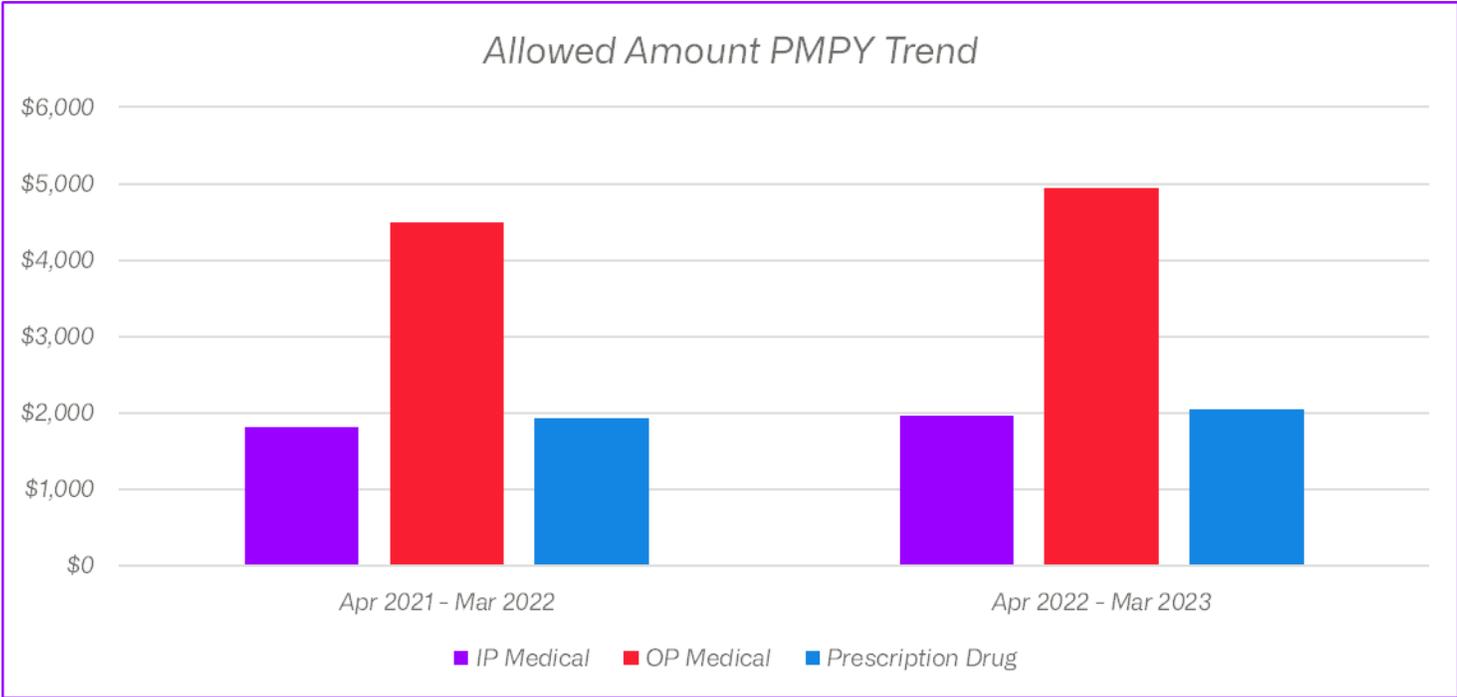
Overall Trend

Annual Trend

	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change
Allowed Amount	\$826,261,842	\$899,045,725	8.8%
Coordination of Benefits	\$13,752,757	\$16,822,272	22.3%
Out of Pocket	\$40,771,691	\$45,071,988	10.5%
Net Payment	\$771,737,394	\$837,151,465	8.5%
Members Avg Med or Rx	\$99,650	\$99,838	0.2%
Allow Amt PMPY	\$8,292	\$9,005	8.6%
Allow Amt PEPY	\$18,318	\$19,833	8.3%
Net Pay PMPY	\$7,744	\$8,385	8.3%
Net Pay PEPY	\$17,109	\$18,467	7.9%



Overall PMPY Trend



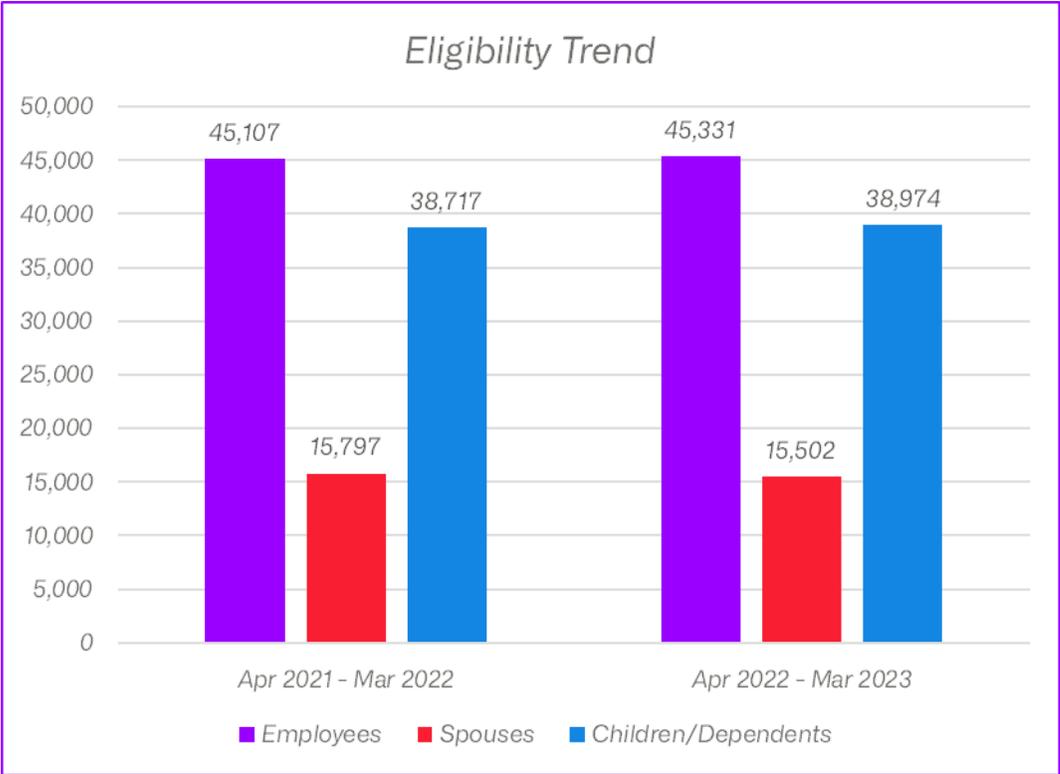
Allowed Amount PMPY Trend

	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change
IP Medical	\$1,816	\$1,956	7.7%
OP Medical	\$4,496	\$4,941	9.9%
Prescription Drug	\$1,936	\$2,045	5.7%

Overall Eligibility Trend

Annual Eligibility Trend

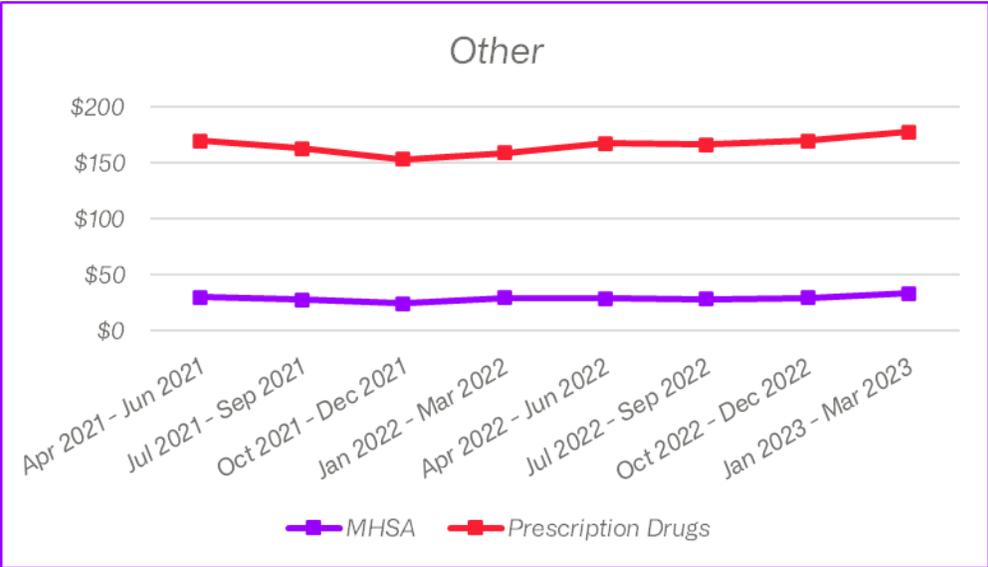
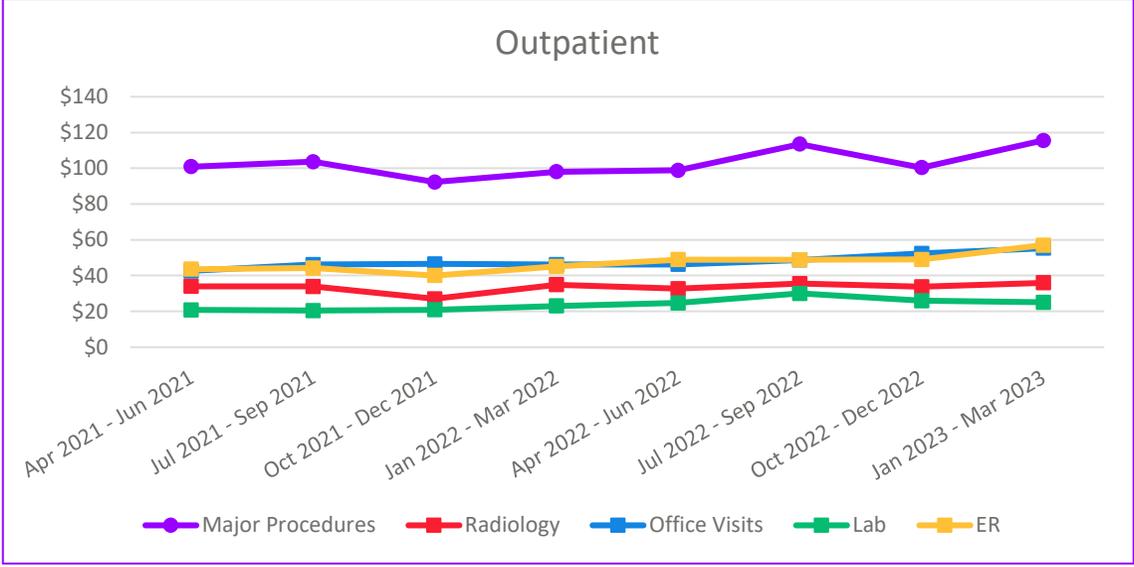
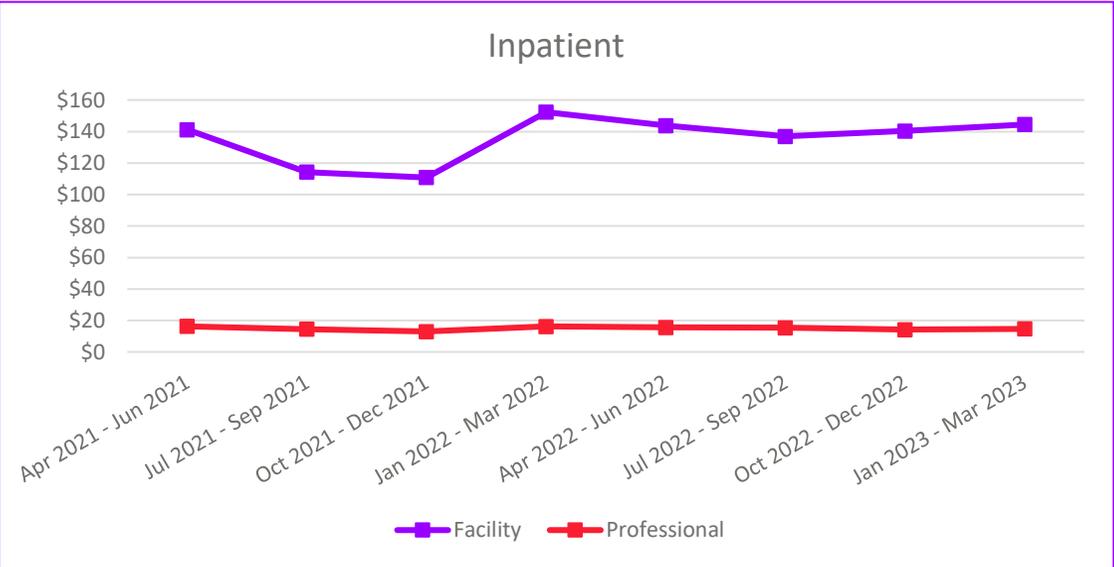
	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change
Members Avg	99,620	99,807	0.2%
Employees	45,107	45,331	0.5%
Spouses	15,797	15,502	-1.9%
Children/Dependents	38,717	38,974	0.7%
Family Size Avg	2.2	2.2	-0.3%
Member Age Avg	34.4	34.4	-0.1%
Employees	47.0	47.0	0.0%
Spouses	49.8	49.9	0.1%
Children/Dependents	13.4	13.5	0.4%



Overall Trend by Type of Service

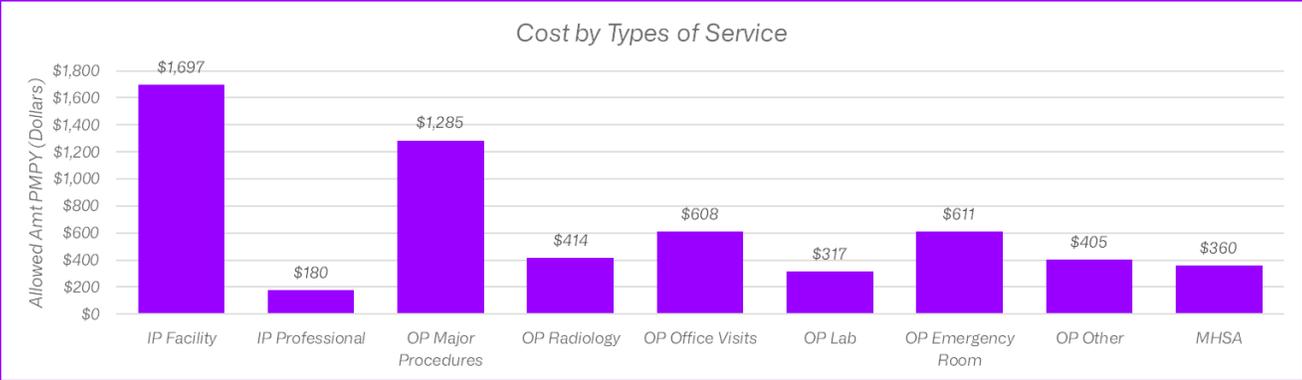
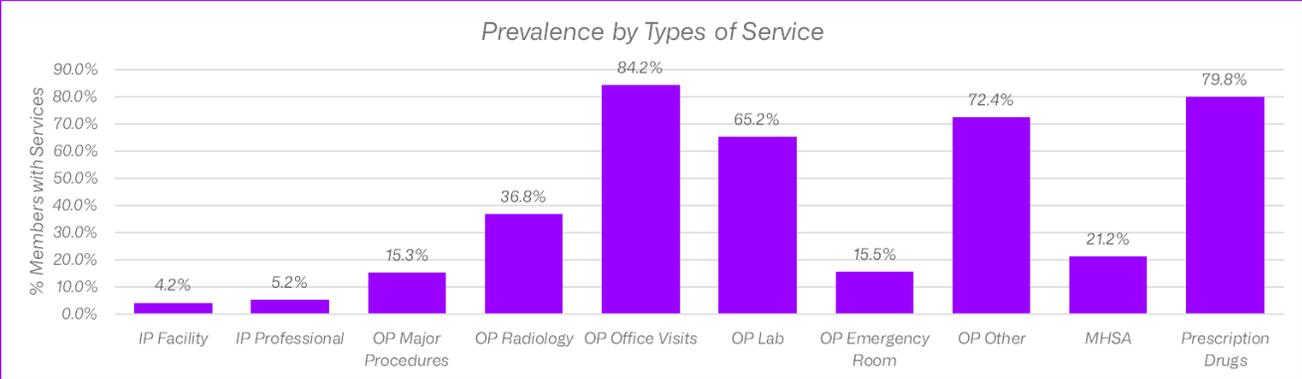
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change
IP Facility	\$1,557	\$1,697	9.0%	\$1,488	\$1,616	8.6%
IP Professional	\$180	\$180	-0.2%	\$174	\$173	-0.6%
OP Major Procedures	\$1,185	\$1,285	8.5%	\$1,128	\$1,221	8.2%
OP Radiology	\$390	\$414	6.2%	\$368	\$388	5.5%
OP Office Visits	\$544	\$608	11.7%	\$468	\$520	11.1%
OP Lab	\$255	\$317	24.1%	\$229	\$285	24.6%
OP Emergency Room	\$519	\$611	17.8%	\$467	\$557	19.2%
OP Other	\$369	\$405	9.6%	\$352	\$386	9.6%
MHSA	\$338	\$360	6.7%	\$315	\$332	5.5%
Prescription Drugs	\$1,936	\$2,045	5.7%	\$1,823	\$1,930	5.9%

Allowed Amount PMPM Quarterly Trend



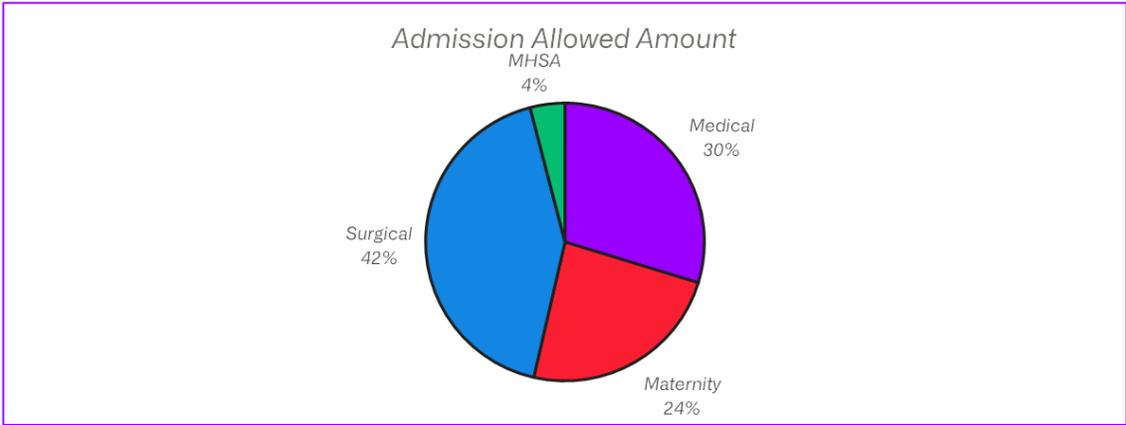
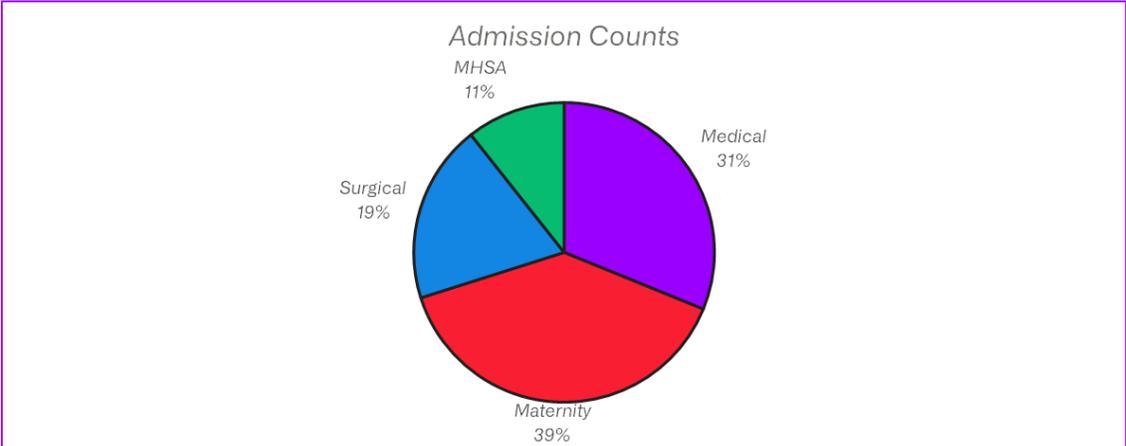
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.2%	21.4%
IP Professional	5.2%	2.3%
OP Major Procedures	15.3%	16.2%
OP Radiology	36.8%	5.2%
OP Office Visits	84.2%	7.7%
OP Lab	65.2%	4.0%
OP Emergency Room	15.5%	7.7%
OP Other	72.4%	5.1%
MHSA	21.2%	4.5%
Prescription Drugs	79.8%	25.8%



Acute Inpatient Admission Detail

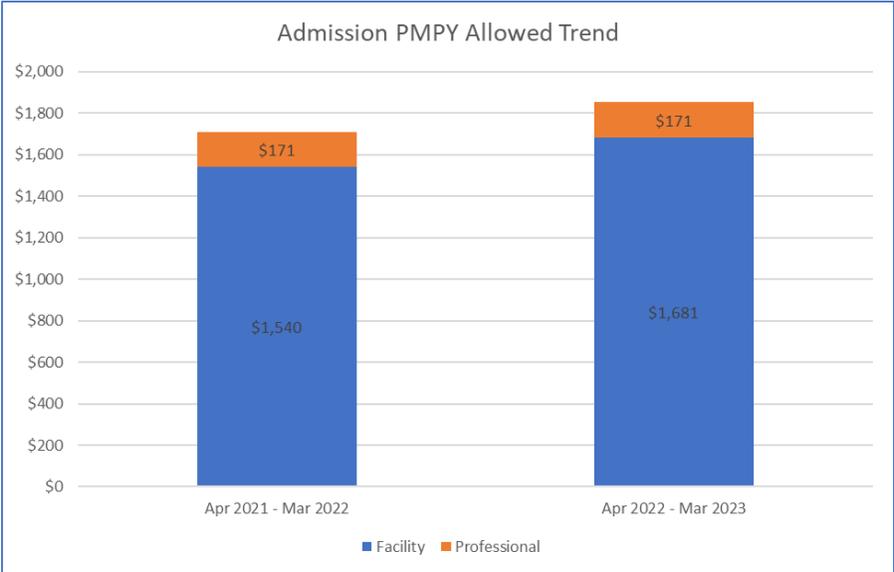
	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change	
Admits/1000	Medical	16.4	17.6	7.2%
	Maternity	21.6	21.9	1.4%
	Surgical	9.0	10.9	20.9%
	MHSA	6.0	6.0	0.0%
	Total	53.0	56.4	6.3%
Allowed Amount PMPY	Medical	\$593.62	\$564	-4.9%
	Maternity	\$417.33	\$453	8.5%
	Surgical	\$709.95	\$804	13.2%
	MHSA	\$76.18	\$77	0.4%
	Total	\$1,797.09	\$1,897	5.6%
Net Pay PMPY	Medical	\$569.57	\$544	-4.5%
	Maternity	\$399.52	\$433	8.3%
	Surgical	\$677.35	\$771	13.8%
	MHSA	\$71.79	\$73	1.8%
	Total	\$1,718.23	\$1,821	6.0%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

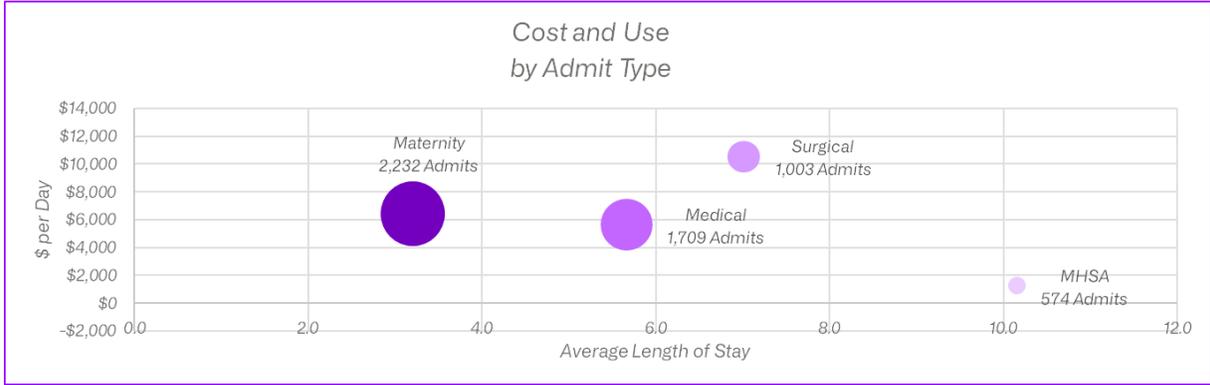
	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change
Allowed Amt PMPY			
Facility	\$1,540	\$1,681	9.2%
Professional	\$171	\$171	0.2%
Total	\$1,711	\$1,852	8.3%
Net Pay PMPY			
Facility	\$1,474	\$1,601	8.7%
Professional	\$165	\$164	-0.3%
Total	\$1,639	\$1,766	7.8%



*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

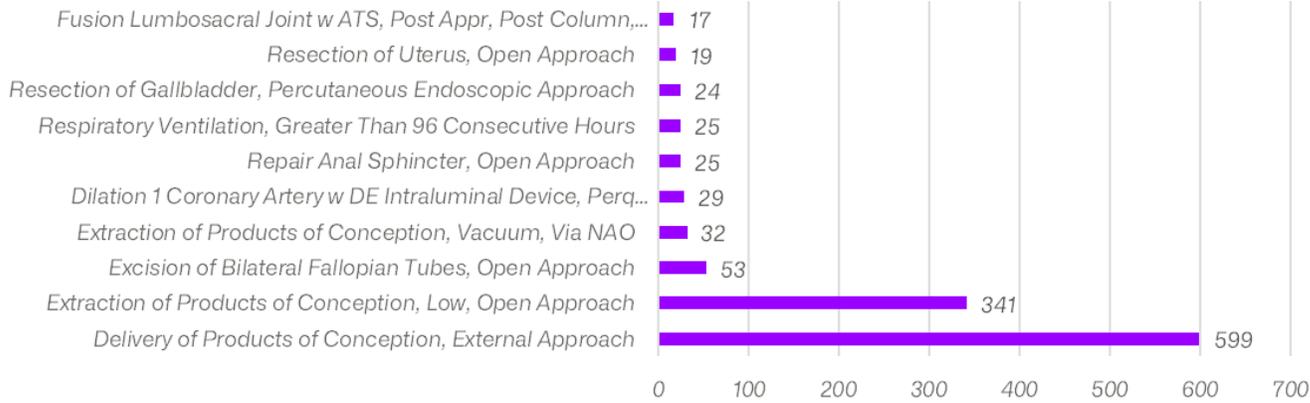
	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change
Length of Stay			
Medical	6.3	5.7	-10.4%
Surgical	7.0	7.0	0.4%
Maternity	3.0	3.2	5.2%
MHSA	10.0	10.2	2.0%
Total	5.5	5.4	-1.2%
Allowed Amt/Admit			
Medical	\$36,180	\$32,083	-11.3%
Surgical	\$78,958	\$73,970	-6.3%
Maternity	\$19,280	\$20,632	7.0%
MHSA	\$12,695	\$12,755	0.5%
Total	\$33,878	\$33,642	-0.7%
Allowed Amt/Day			
Medical	\$5,725	\$5,665	-1.0%
Surgical	\$11,305	\$10,552	-6.7%
Maternity	\$6,334	\$6,441	1.7%
MHSA	\$1,275	\$1,256	-1.5%
Total	\$6,151	\$6,180	0.5%



*This report excludes LTC & non-acute admissions.

Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



Volume

Top 10 Principal Procedures: 1,164
 Total Principal Procedures: 5,836
 Top 10 as a % of Total: 20.7%

Cost

Top 10 Principal Procedures (Admission Costs): \$34.6 m
 Total Principal Procedures (Admission Costs): \$189.5 m
 Top 10 as a % of Total Admission Costs: 18.2%

Top 10 Admit Principal Procedures by Cost



Outpatient Medical Detail

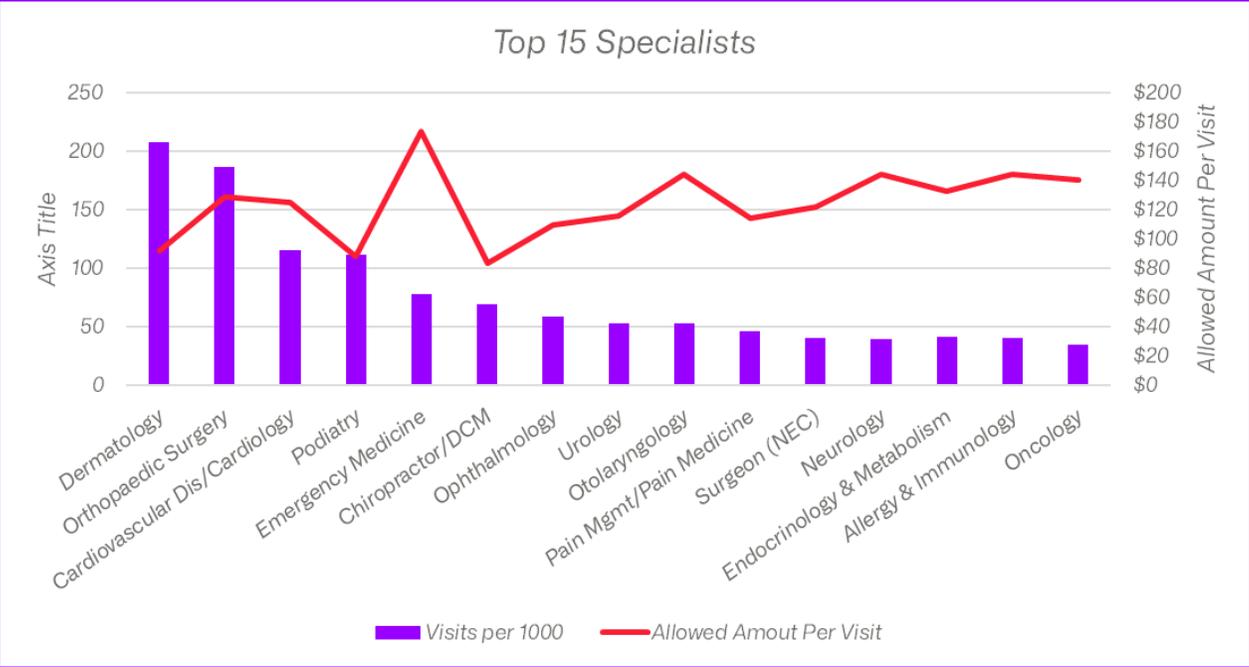
	Allowed Amt PMPY Med			Patients		
	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change
Major Procedures	\$1,185	\$1,285	8.5%	16,627	16,951	1.9%
Specialty Drugs (Medical)	\$534	\$576	7.8%	3,440	3,477	1.1%
Professional Office Visits	\$544	\$608	11.7%	92,450	93,575	1.2%
Emergency Rooms	\$519	\$611	17.8%	16,253	17,266	6.2%
Radiology	\$390	\$414	6.2%	38,784	40,931	5.5%
Other Outpatient Services	\$369	\$405	9.6%	79,648	80,437	1.0%
Laboratory	\$255	\$317	24.1%	71,773	72,398	0.9%
Mental Health	\$237	\$254	7.4%	21,930	22,915	4.5%
Substance Abuse	\$21	\$23	9.1%	867	946	9.1%
PT, OT, Speech Therapy	\$127	\$137	8.3%	14,698	15,364	4.5%
Injections and Medications	\$90	\$84	-6.3%	12,225	12,293	0.6%
Supplies and Devices	\$86	\$89	2.8%	13,679	13,771	0.7%
Dialysis	\$61	\$63	3.2%	88	95	8.0%
Durable Medical Equipment	\$31	\$35	15.2%	4,190	4,535	8.2%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change
Major Procedures	1,852.7	1,906.9	2.9%	\$639	\$674	5.4%
Specialty Drugs (Medical)	278.4	284.7	2.3%	\$1,917	\$2,022	5.5%
Professional Office Visits	5,394.4	5,665.1	5.0%	\$101	\$107	6.4%
Emergency Rooms	1,917.9	2,108.3	9.9%	\$271	\$290	7.2%
Radiology	1,666.7	1,749.5	5.0%	\$234	\$236	1.1%
Other Outpatient Services	3,287.9	3,458.1	5.2%	\$112	\$117	4.2%
Laboratory	7,142.8	7,690.9	7.7%	\$36	\$41	15.3%
Mental Health	2,303.1	2,528.4	9.8%	\$103	\$100	-2.2%
Substance Abuse	171.6	172.3	0.4%	\$125	\$136	8.7%
PT, OT, Speech Therapy	4,204.0	4,225.0	0.5%	\$30	\$32	7.8%
Injections and Medications	791.5	788.9	-0.3%	\$113	\$107	-6.0%
Supplies and Devices	1,071.6	1,117.6	4.3%	\$81	\$79	-1.4%
Dialysis	108.0	102.6	-5.0%	\$564	\$612	8.6%
Durable Medical Equipment	188.7	191.8	1.6%	\$162	\$184	13.4%

Outpatient Medical Detail: Professional Office Visits

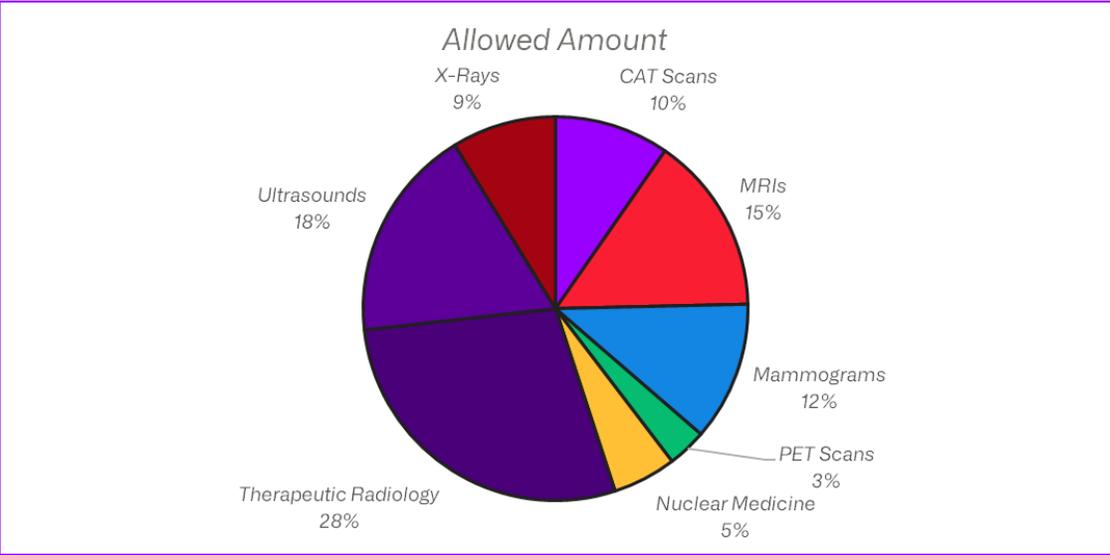
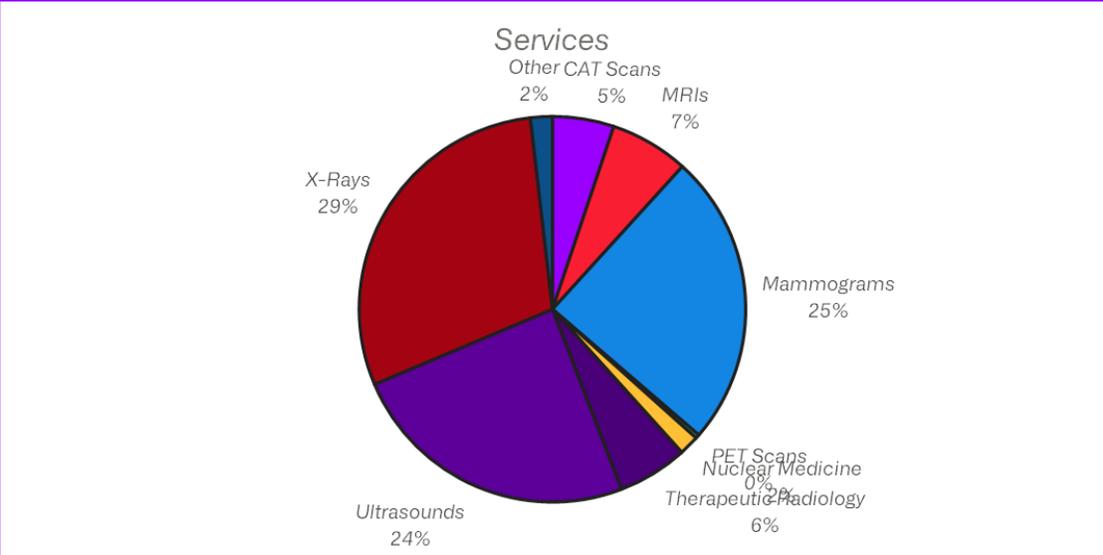
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change
Specialist Visits	27.7%	26.7%	-1.0%	27.4%	26.3%	-1.2%	\$119	\$124	4.2%	1,488	1,513	1.7%
Non-Specialist Visits	72.3%	73.3%	1.0%	72.6%	73.7%	1.2%	\$120	\$127	5.1%	3,876	4,149	7.0%
Total	100.0%	100.0%	0.0%	100.0%	100.0%	0.0%	\$120	\$126	4.9%	5,365	5,662	5.5%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	207	\$92
Orthopaedic Surgery	186	\$129
Cardiovascular Dis/Cardiology	115	\$125
Podiatry	112	\$88
Emergency Medicine	77	\$173
Chiropractor/DCM	69	\$83
Ophthalmology	58	\$109
Urology	53	\$116
Otolaryngology	53	\$144
Pain Mgmt/Pain Medicine	46	\$114
Surgeon (NEC)	40	\$122
Neurology	39	\$144
Endocrinology & Metabolism	41	\$133
Allergy & Immunology	40	\$144
Oncology	35	\$140
Top 15	1,165	\$119
All Other Specialists	352	\$139
Total All Specialists	1,513	\$124

Outpatient Medical Detail: Radiology

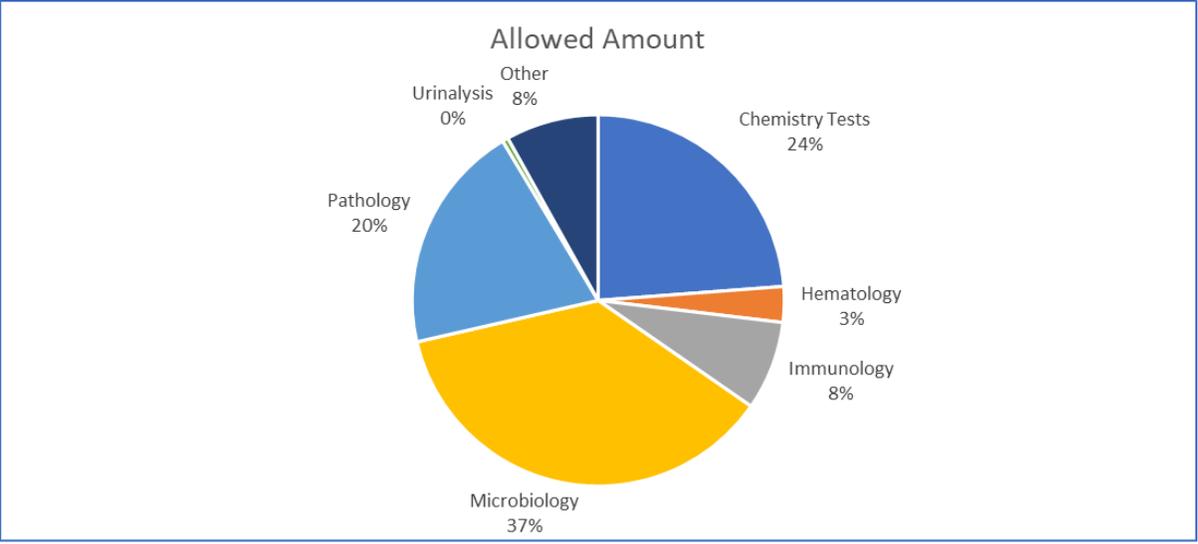
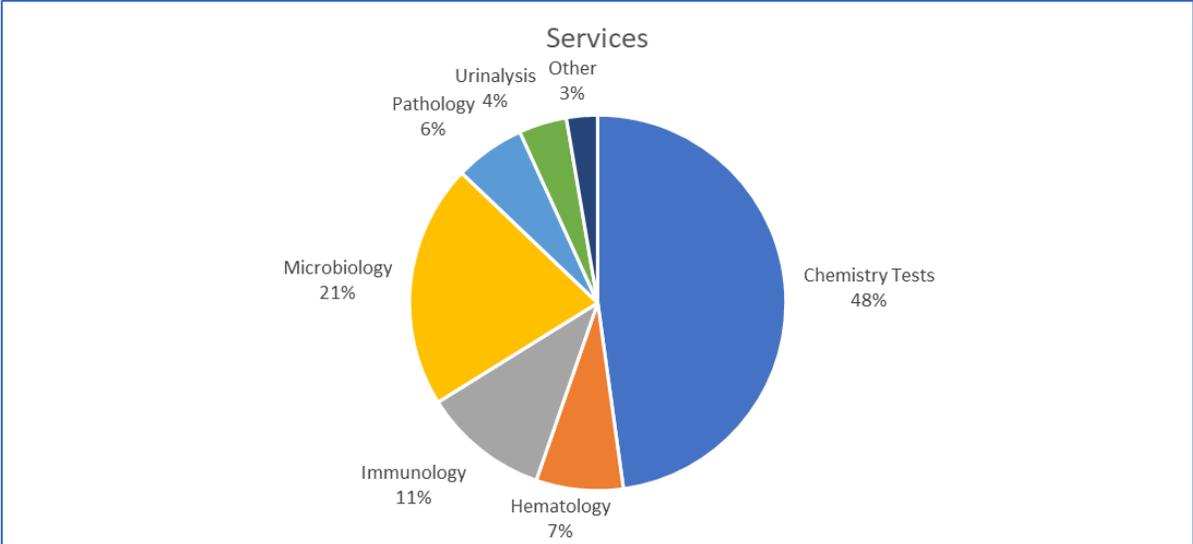
Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change
CAT Scans	81.6	90.0	10.3%	\$456	\$422	-7.5%	\$37	\$38	2.0%	\$34	\$35	2.9%
MRIs	106.7	115.3	8.0%	\$543	\$552	1.6%	\$58	\$64	9.8%	\$54	\$59	8.3%
Mammograms	389.6	430.2	10.4%	\$116	\$120	3.1%	\$45	\$52	13.9%	\$44	\$50	13.8%
PET Scans	4.4	5.8	31.6%	\$2,894	\$2,939	1.5%	\$13	\$17	33.6%	\$12	\$16	32.8%
Nuclear Medicine	30.9	29.3	-5.1%	\$668	\$726	8.7%	\$21	\$21	3.1%	\$20	\$20	3.4%
Therapeutic Radiology	104.6	102.6	-2.0%	\$1,042	\$1,070	2.7%	\$109	\$110	0.7%	\$108	\$108	0.0%
Ultrasounds	433.9	427.4	-1.5%	\$160	\$167	4.0%	\$70	\$71	2.5%	\$63	\$64	1.7%
X-Rays	484.8	516.9	6.6%	\$70	\$73	4.7%	\$34	\$38	11.7%	\$29	\$32	10.5%
Other	30.2	32.0	6.2%	\$112	\$104	-6.5%	\$3	\$3	-0.8%	\$3	\$3	-2.2%
Total	1666.7	1749.5	5.0%	\$234	\$236	1.1%	\$390	\$414	6.2%	\$368	\$388	5.5%



Outpatient Medical Detail: Laboratory

Annual Trend

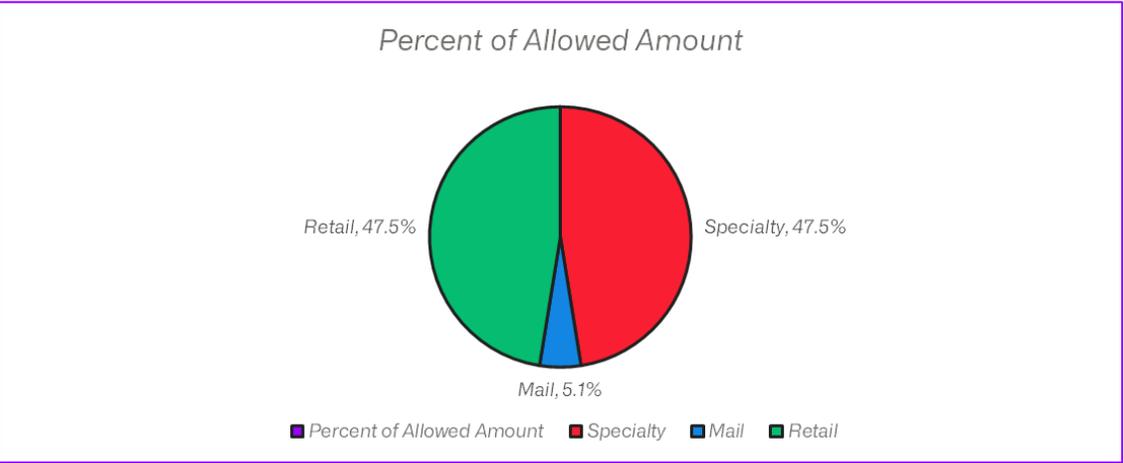
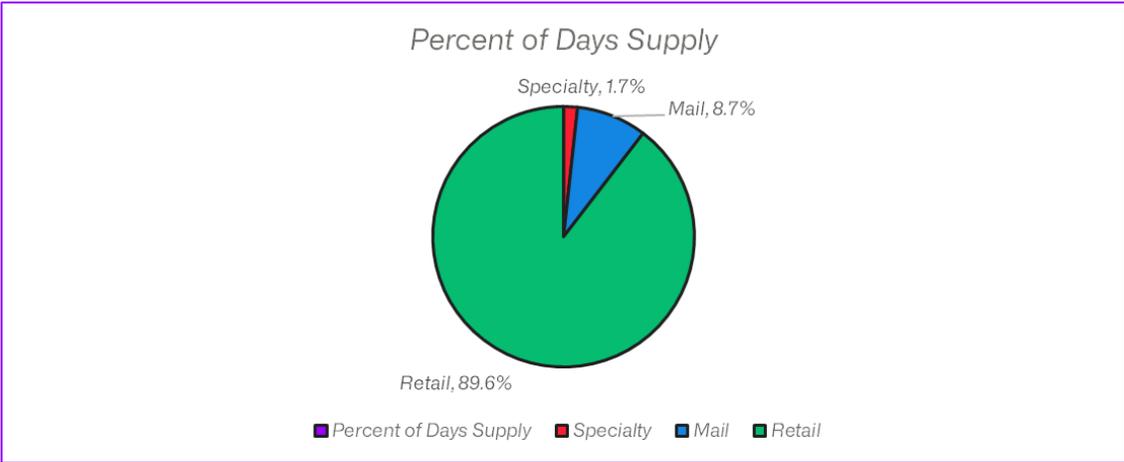
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change
Chemistry Tests	3445.7	3677.6	6.7%	\$20	\$21	1.0%	\$70	\$75	7.8%	\$57	\$60	6.1%
Hematology	532.3	575.2	8.1%	\$14	\$17	21.7%	\$7	\$10	31.5%	\$6	\$6	1.2%
Immunology	682.7	833.0	22.0%	\$27	\$30	11.1%	\$18	\$25	35.5%	\$17	\$23	39.8%
Microbiology	1493.8	1616.9	8.2%	\$54	\$72	33.9%	\$80	\$117	44.9%	\$77	\$112	46.2%
Pathology	448.1	465.6	3.9%	\$122	\$136	11.8%	\$55	\$63	16.2%	\$50	\$58	17.8%
Urinalysis	306.6	316.7	3.3%	\$5	\$5	1.9%	\$2	\$2	5.2%	\$1	\$1	5.8%
Other	233.5	206.0	-11.8%	\$100	\$124	24.4%	\$23	\$26	9.7%	\$22	\$24	8.7%
Total	7142.8	7690.9	7.7%	\$36	\$41	15.3%	\$255	\$317	24.1%	\$229	\$285	24.6%



Prescription Drug Detail*

Annual Trend

		Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change
Total	Allowed Amount PMPY	\$1,936	\$2,045	5.7%
	Net Pay PMPY	\$1,823	\$1,930	5.9%
	Out of Pocket PMPY	\$102	\$108	5.7%
	Patients per 1000	806.5	797.9	-1.1%
	Allowed Amount per Day Supply	\$4.32	\$4.40	1.8%
Mail Order	Days Supply PMPY	447.9	464.9	3.8%
	Allowed Amount PMPY	\$122	\$104	-14.5%
	Net Pay PMPY	\$113	\$97	-13.8%
	Out of Pocket PMPY	\$8	\$6	-23.8%
	Patients per 1000	67.6	45.2	-33.1%
Retail	Allowed Amount per Day Supply	\$2.37	\$2.57	8.3%
	Days Supply PMPY	51.2	40.4	-21.1%
	Allowed Amount PMPY	\$956	\$971	1.5%
	Net Pay PMPY	\$864	\$872	0.9%
	Out of Pocket PMPY	\$86	\$94	9.3%
Specialty	Patients per 1000	801.7	794.4	-0.9%
	Allowed Amount per Day Supply	\$2.45	\$2.33	-5.0%
	Days Supply PMPY	390.0	416.6	6.8%
	Allowed Amount PMPY	\$858	\$971	13.2%
	Net Pay PMPY	\$846	\$961	13.6%
Specialty	Out of Pocket PMPY	\$8	\$8	-1.7%
	Patients per 1000	34.3	38.3	11.9%
	Allowed Amount per Day Supply	\$126.50	\$122.02	-3.5%
	Days Supply PMPY	6.8	8.0	17.3%

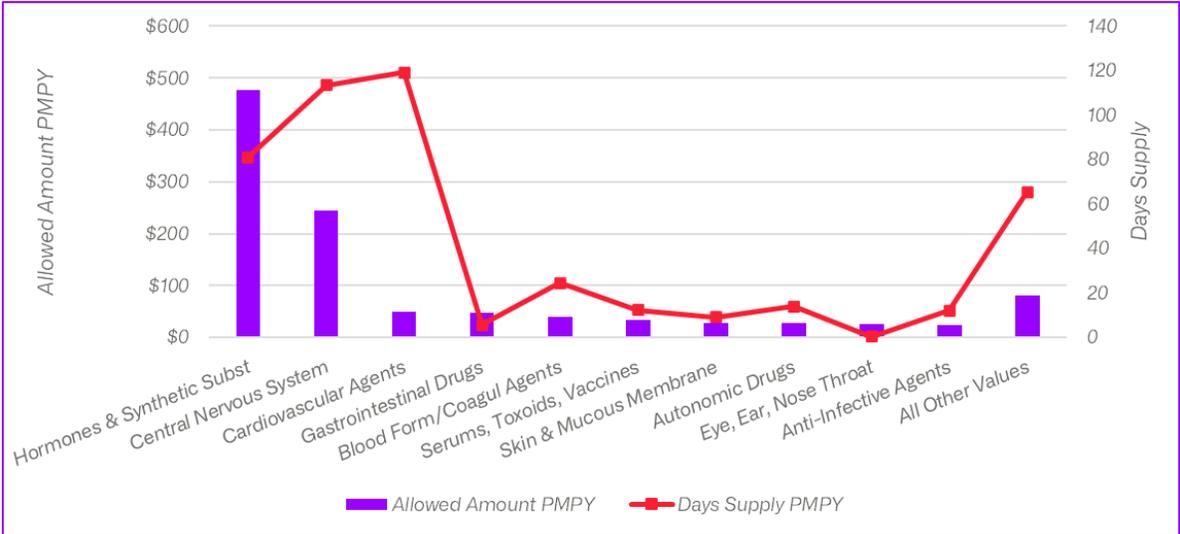


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

Prescription Drug Detail: Non-Specialty Drugs

Annual Trend

Therapeutic Class	Allowed Amount PMPY			Net Pay PMPY			Allowed Amt per Days Supply			Days Supply PMPY			Generic Efficiency		
	Apr 2021 - Apr 2022 - Mar 2022	Apr 2021 - Apr 2022 - Mar 2023	% Change	Apr 2021 - Apr 2022 - Mar 2022	Apr 2021 - Apr 2022 - Mar 2023	% Change	Apr 2021 - Apr 2022 - Mar 2022	Apr 2021 - Apr 2022 - Mar 2023	% Change	Apr 2021 - Apr 2022 - Mar 2022	Apr 2021 - Apr 2022 - Mar 2023	% Change	Apr 2021 - Apr 2022 - Mar 2022	Apr 2021 - Apr 2022 - Mar 2023	% Change
Hormones & Synthetic Subst	\$449	\$476	6.1%	\$421	\$450	6.9%	\$7	\$6	-10.5%	68	81	18.5%	92.5%	93.4%	1.0%
Central Nervous System	\$244	\$245	0.7%	\$216	\$217	0.3%	\$2	\$2	1.6%	115	114	-0.9%	95.1%	95.8%	0.7%
Cardiovascular Agents	\$61	\$49	-20.5%	\$48	\$36	-25.8%	\$0	\$0	-17.4%	124	119	-3.8%	99.9%	99.9%	0.0%
Blood Form/Coagul Agents	\$45	\$47	4.0%	\$43	\$45	4.0%	\$15	\$8	-41.9%	3	6	79.0%	99.9%	100.0%	0.1%
Gastrointestinal Drugs	\$46	\$39	-15.6%	\$42	\$35	-16.5%	\$2	\$2	-17.3%	24	24	2.1%	99.8%	99.9%	0.1%
Autonomic Drugs	\$36	\$34	-5.2%	\$32	\$29	-6.7%	\$3	\$3	-8.0%	12	12	3.0%	99.9%	99.9%	-0.1%
Skin & Mucous Membrane	\$38	\$27	-28.2%	\$34	\$23	-31.2%	\$4	\$3	-26.0%	9	9	-3.0%	98.6%	98.7%	0.0%
Eye, Ear, Nose Throat	\$27	\$27	-1.6%	\$24	\$23	-3.4%	\$2	\$2	-10.5%	13	14	10.0%	99.9%	98.3%	-1.6%
Serums, Toxoids, Vaccines	\$44	\$26	-41.3%	\$44	\$26	-41.4%	\$39	\$53	36.5%	1	0	-57.0%	100.0%	100.0%	0.0%
Anti-Infective Agents	\$23	\$23	2.3%	\$18	\$17	-4.0%	\$2	\$2	-5.2%	11	12	7.9%	99.9%	99.9%	0.0%
All Other Values	\$64	\$81	25.3%	\$55	\$68	23.0%	\$1	\$1	17.1%	61	65	7.0%	99.6%	99.6%	0.0%
Total	\$1,078	\$1,075	-0.3%	\$977	\$969	-0.8%	\$2	\$2	-3.7%	441	457	3.6%	97.4%	97.8%	0.4%



Specialty Drug Detail

	Allowed Amount			Patients			Allowed Amount per Patient		
	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change	Apr 2021 - Mar 2022	Apr 2022 - Mar 2023	% Change
Medical Specialty	\$53,184,365	\$57,466,555	8.1%	3,440	3,478	1.1%	\$15,461	\$16,523	6.9%
Prescription Specialty	\$85,497,557	\$96,931,894	13.4%	3,786	4,257	12.4%	\$22,583	\$22,770	0.8%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$4,470,977	44	\$101,613
J2350	Inject, ocrelizumab, 1 mg	\$3,155,656	48	\$65,743
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$2,637,585	53	\$49,766
J3380	Inject vedolizumab 1 mg	\$2,175,359	47	\$46,284
J9299	Inject nivolumab 1 mg	\$2,116,693	16	\$132,293
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$1,924,484	14	\$137,463
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR 1/1ST SBST/DRUG	\$1,517,706	547	\$2,775
J2323	Injection natalizumab, 1 mg	\$1,403,180	15	\$93,545
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,200,543	303	\$3,962
Q5103	Inj, infliximab-dyyb, inflectra, 10 mg	\$1,133,206	86	\$13,177
Total Top 10		\$20,602,181	1,087	\$18,953
Percent of Overall Total (Medical Specialty)		35.9%	31.3%	

Specialty Drug Detail

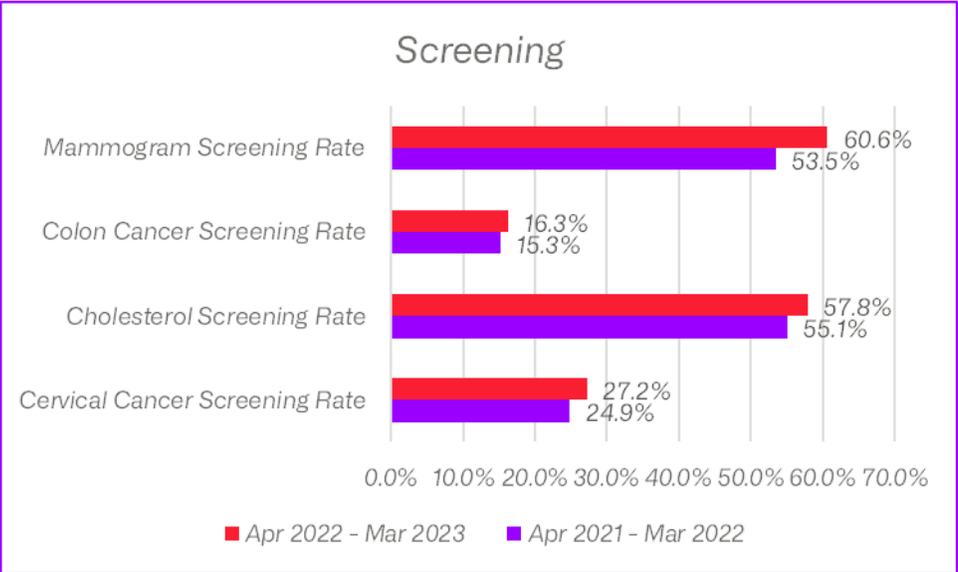
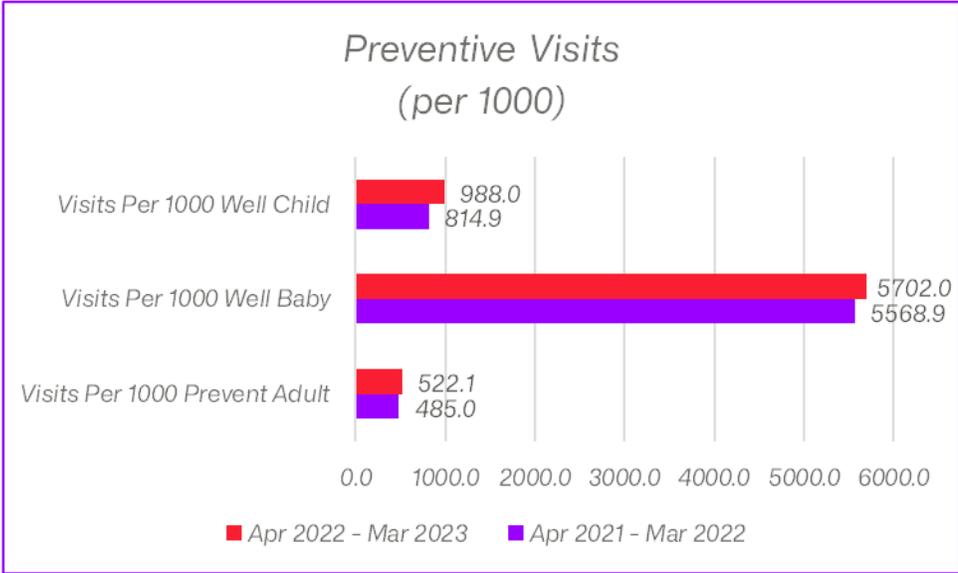
Top 15 Through the Prescription Plan

	Allowed Amount	Patients
HUMIRA	\$12,925,425	226
STELARA	\$7,065,697	74
DUPIXENT	\$5,146,527	208
TREMFYA	\$4,756,690	91
SKYRIZI	\$3,317,648	58
ENBREL	\$2,603,468	60
COSENTYX	\$2,433,596	53
TALTZ	\$2,398,596	45
OTEZLA	\$1,440,726	60
BIKTARVY	\$1,426,891	53
SPRYCEL	\$1,361,355	12
GILENYA	\$1,332,668	25
VERZENIO	\$1,295,819	10
TRIKAFTA	\$1,252,373	5
TASIGNA	\$1,093,038	7
Total	\$49,850,516	987
Percent of Overall Total (Rx Specialty)	51.4%	23.2%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	% Change
Overall						
Patients per 1000 Inpatient	4.7	4.2	-8.6%	1.4	1.4	1.4%
Pats per 1000 Outpatient	198.4	206.3	4.0%	7.8	8.5	8.6%
Inpatient						
Allow Amt PMPY Adm Acute	\$50	\$50	-0.2%	\$26	\$26	1.7%
Net Pay PMPY Adm Acute	\$47	\$48	1.8%	\$25	\$25	1.8%
Allow Amt Per Adm Acute	\$13,190	\$12,531	-5.0%	\$11,833	\$13,205	11.6%
Days LOS Admit Acute	10.3	10.2	-0.3%	9.4	10.0	6.2%
Admits Per 1000 Acute	3.8	4.0	5.1%	2.2	2.0	-8.9%
Outpatient						
Allow Amt PMPY OP Med	\$234	\$248	5.9%	\$21	\$23	-1.9%
Net Pay PMPY OP Med	\$218	\$226	3.8%	\$19	\$21	1.5%
Allow Amt Per Svc OP Med	\$103	\$102	-1.1%	\$122	\$135	9.7%
Svcs Per 1000 OP Med	2278.2	2439.6	7.1%	171.1	171.5	-10.5%

Preventive Visits and Screening Overview

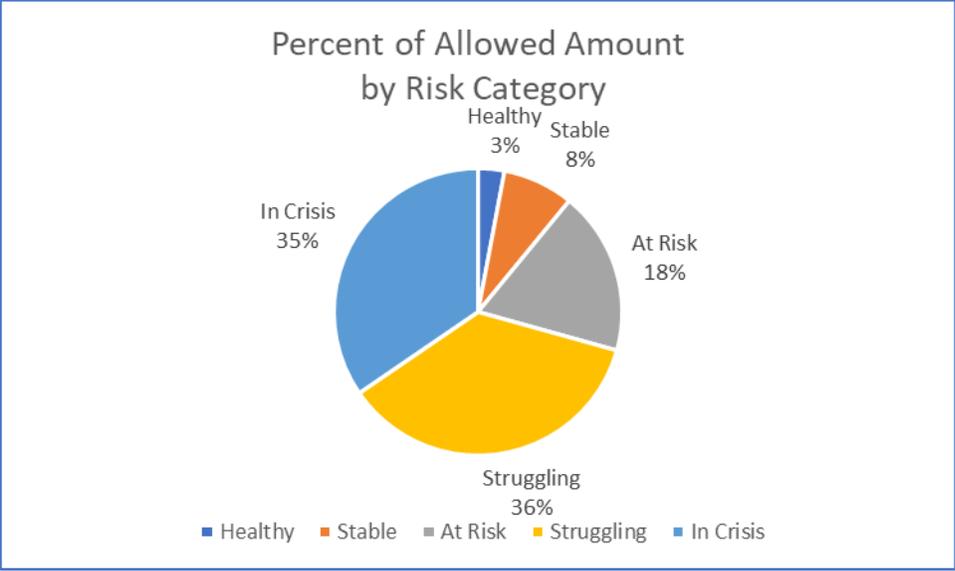
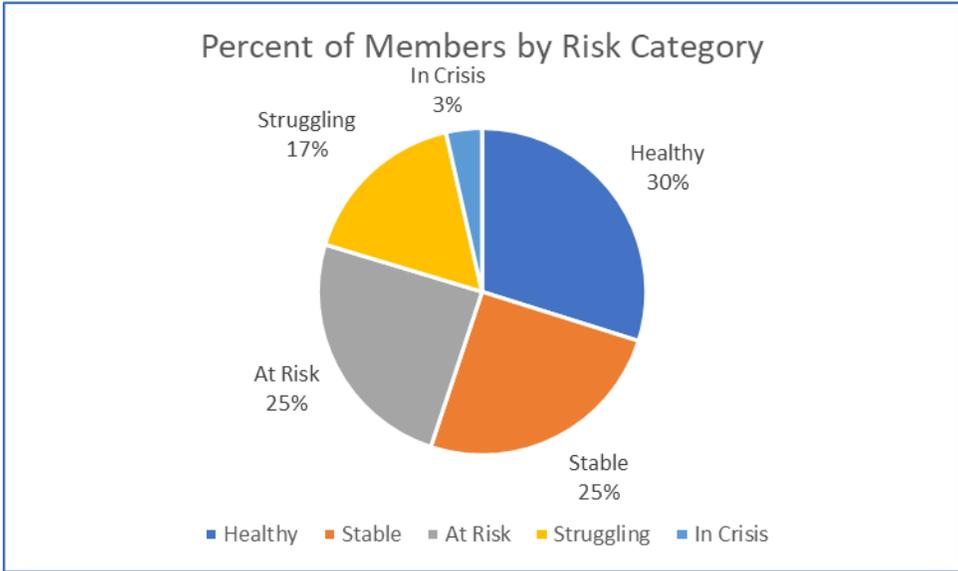


Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	Change	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	Change	Apr 2021 – Mar 2022	Apr 2022 – Mar 2023	Change
	Asthma	\$24.82	\$28.40	14.4%	32.3	37.2	15.1%	\$692.15	\$685.70
Cancer - Breast	\$86.26	\$92.88	7.7%	6.7	7.0	3.7%	\$11,538.54	\$11,950.01	3.6%
Cancer - Colon	\$20.33	\$22.03	8.4%	1.5	1.6	5.5%	\$12,132.05	\$12,426.40	2.4%
Cancer - Lung	\$26.30	\$35.12	33.5%	1.0	1.2	21.6%	\$24,268.10	\$26,560.01	9.4%
Cancer - Skin	\$24.75	\$29.04	17.3%	27.0	27.7	2.8%	\$827.31	\$941.00	13.7%
Cerebrovascular Disease	\$73.27	\$82.77	13.0%	10.7	11.5	7.0%	\$6,166.41	\$6,491.52	5.3%
Chronic Obstruc Pulm Dis(COPD)	\$7.28	\$11.56	58.7%	5.0	5.3	6.0%	\$1,304.84	\$1,949.03	49.4%
Congestive Heart Failure	\$44.78	\$18.09	-59.6%	3.2	3.1	-2.8%	\$12,712.47	\$5,264.50	-58.6%
Coronary Artery Disease	\$93.54	\$99.11	6.0%	14.6	14.4	-0.8%	\$5,793.05	\$6,168.71	6.5%
Diabetes	\$93.84	\$101.85	8.5%	84.8	91.6	8.0%	\$997.22	\$999.16	0.2%
Hypertension, Essential	\$63.61	\$73.17	15.0%	117.6	119.0	1.2%	\$487.81	\$552.79	13.3%
Mental Hlth - Depression	\$111.69	\$116.81	4.6%	93.8	95.0	1.4%	\$1,073.83	\$1,104.70	2.9%
Osteoarthritis	\$157.40	\$187.28	19.0%	59.1	63.0	6.6%	\$2,400.56	\$2,670.74	11.3%
Renal Function Failure	\$90.19	\$103.76	15.0%	10.0	10.3	3.1%	\$8,111.41	\$9,023.71	11.2%
Spinal/Back Disord, Low Back	\$176.51	\$191.35	8.4%	93.5	96.8	3.5%	\$1,702.24	\$1,776.81	4.4%
Pneumonia	\$11.17	\$23.21	107.9%	4.7	7.3	56.2%	\$2,140.28	\$2,840.31	32.7%
Pregnancy	\$293.13	\$306.25	4.5%	25.9	25.0	-3.7%	\$10,195.72	\$11,030.16	8.2%

Risk Profile¹ (Based on FY22 Claims Experience)

	Member Age Avg	Patients	Allowed Amount	Allow Amt PMPY
Healthy	25.0	30,833	\$24,350,267	\$755
Stable	30.8	26,020	\$65,597,910	\$2,679
At Risk	40.6	25,396	\$151,804,552	\$6,436
Struggling	46.2	17,326	\$297,697,274	\$18,486
In Crisis	50.8	3,662	\$284,917,726	\$88,083



¹Definitions for each of the risk category are included on the next slide.

Risk Categories

- **Healthy** represents nearly 50% of the privately insured under-65 U.S. population, who account for less than 5% of total healthcare cost. Most patients in this category are infrequent or non-utilizers of the healthcare system, most often being treated for occasional low severity acute conditions.
- **Stable** represents nearly 25% of the privately insured under-65 U.S. population, who account for 10-15% of total healthcare cost. Most patients in this category are somewhat active utilizers of the healthcare system, most often being treated for low-severity acute conditions.
- **At Risk** represents between 15 and 20% of the privately insured under-65 U.S. population, who account for 20-25% of total healthcare cost. Most patients in this category are active utilizers of the healthcare system, most often being treated for multiple medium-severity acute conditions and/or low-severity chronic conditions.
- **Struggling** represents between 5 and 10% of the privately insured under-65 U.S. population, who account for 25-30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple high-severity acute conditions and/or medium-severity chronic conditions.
- **In-Crisis** represents the top 2% of the privately insured under-65 U.S. population, who account for approximately 30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple severe acute and/or chronic conditions.

Follow-ups

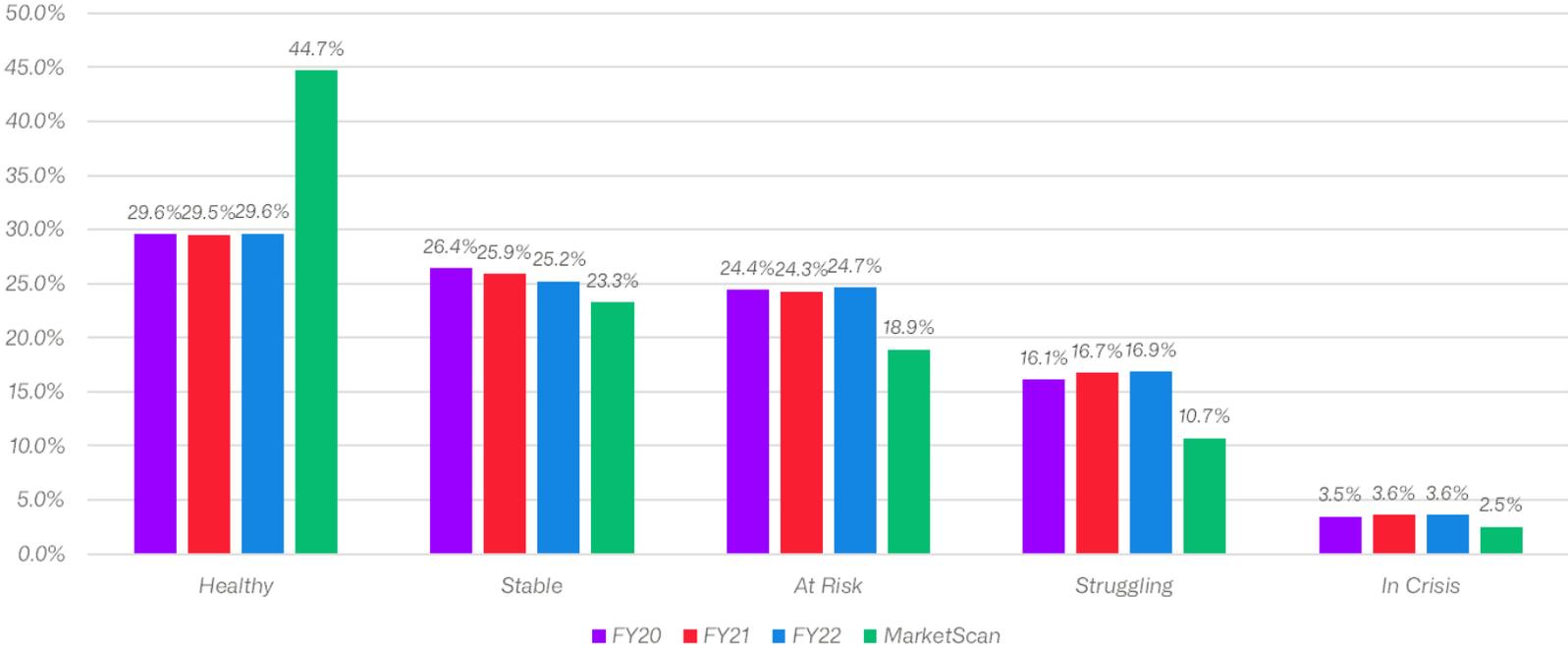
- Clinical Conditions of Interest and Comparison to Historical Norms, 2019 – 2021
- Multi-Year Risk Distribution

Clinical Conditions of Interest
 Comparison to MarketScan Norms, CY 2019 – 2021
 Patients per 1,000

	<u>2019</u>			<u>2020</u>			<u>2021</u>		
	Actives & Early Retirees	Norm		Actives & Early Retirees	Norm		Actives & Early Retirees	Norm	
Asthma	37.9	22.7	■	34.7	20.7	■	31.5	21.4	■
Cancer - Breast	6.7	6.2	■	6.5	6.3	■	6.5	7.1	■
Cancer - Colon	1.6	1.5	■	1.5	1.5	■	1.4	1.8	■
Cancer - Lung	1.0	1.1	■	1.0	1.3	■	0.9	1.5	■
Cancer - Skin	28.1	20.1	■	24.7	18.8	■	25.9	0.7	■
Cerebrovascular Disease	10.9	8.5	■	9.9	9.1	■	10.4	2.3	■
Chronic Obstruc Pulm Dis(COPD	6.4	6.4	■	5.5	7.3	■	4.9	7.0	■
Congestive Heart Failure	2.7	4.0	■	3.1	4.9	■	3.1	5.3	■
Coronary Artery Disease	16.0	15.4	■	15.2	17.1	■	14.3	20.1	■
Diabetes	83.0	65.6	■	80.1	68.8	■	83.1	6.0	■
Hypertension, Essential	122.6	96.5	■	116.8	99.0	■	116.4	151.7	■
Mental Hlth - Depression	81.1	51.0	■	82.8	52.8	■	89.3	1.2	■
Osteoarthritis	58.9	43.0	■	52.9	41.8	■	56.8	12.2	■
Pneumonia, Bacterial	10.2	10.0	■	6.2	7.4	■	3.9	1.1	■
Pneumonia, NEC	0.3	0.3	■	0.2	0.4	■	0.3	6.0	■
Pregnancy w Cesarean Section	0.4	0.7	■	0.4	0.7	■	0.4	0.3	■
Pregnancy w Vaginal Delivery	5.3	5.3	■	5.6	5.1	■	5.2	1.7	■
Pregnancy without Delivery	21.7	20.3	■	22.0	19.9	■	23.0	23.5	■
Renal Function Failure	9.3	8.2	■	9.6	9.8	■	9.7	11.2	■
Spinal/Back Disord, Low Back	94.7	72.2	■	89.3	67.6	■	92.9	81.0	■

Risk Category Distribution

Risk Category Distribution, FY20-FY22



Members by Risk Categories

	FY20	FY21	FY22
Healthy	29,348	29,710	30,615
Stable	26,189	26,066	26,046
At Risk	24,210	24,425	25,477
Struggling	15,958	16,854	17,448
In Crisis	3,434	3,609	3,697